

## CARD PACKAGE ASSEMBLY AND METHOD

### DESCRIPTION

#### Technical Field

The present invention relates to package assemblies for cards such as pre-paid account cards having indicia, and more specifically to tamper resistant packaging for pre-paid account cards having indentifying indicia.

#### Background of the Invention

Conventional pre-paid debit cards are increasingly available in retail stores. Such cards are associated with an account number, and often include a personal identification number ("PIN") for use by the purchaser. Typically, such cards are activated at the check-out counter by the cashier.

Various means for packaging such cards have been developed. For example, U.S. Patent No. 5,918,909 issued to Fiala et al. on July 6, 1999, discloses a package for a card in which a magnetic stripe is positioned outside an outer perimeter of the card. This configuration enables the card to be activated by sweeping the magnetic stripe without removing the card from the package.

U.S. Patent No. 5,777,305 issued to Smith et al. on July 7, 1998 discloses a card package configuration in which an identification number or bar code is exposed through a hole in the package to enable machine reading of the information at the check-out counter to activate the account. U.S. Patent No. 5,760,381 issued to Stich et al. on June 2, 1998, discloses a configuration for a card package in which the card is sandwiched between panels of the package.

U.S. Patent No. 5,427,832 issued to Longtin on June 27, 1995 discloses a card carrier which has a perforated portion such that the perforation must be torn in order to expose protected information on the card.

The increase in retail sales of prepaid account cards has been accompanied by an increase in theft and misuse of information. For example, an individual can tamper with a packaged card on display, obtain a PIN or other account information, wait until the account is activated when the card is purchased by a customer, and then make use of the PIN to utilize the account. Conventional packages for such cards are lacking in efficient tamper resistant abilities. Many conventional designs use an adhesive which can be reapplied such that it is difficult to determine whether someone has tampered with a card package assembly.

Therefore, it would be advantageous to provide an efficient, tamper-resistant package assembly for cards such as prepaid account cards sold in retail stores.

### Summary

In view of the deficiencies described above, it is an object of the present invention to provide an improved card package assembly which is efficient and includes tamper-resistant features.

5 In accordance with the above objectives, the present invention is a card package assembly comprising a carrier, such as a panel. The panel optionally includes a hole for allowing it to be displayed on a store display mounting. A card is adhered to the panel. As used herein, "card" refers to any physical form of media which contains information related to an account such as a prepaid account, debit account, phone card, gift card, etc. The card contains account-related indicia, meaning some readable account-related information which is intended to be protected from view before the card is activated. Such information is either embossed onto, printed on, or otherwise affixed or integral with the card.

10 In one embodiment, the account-related indicia is directly on the card and concealed by scratch-off material. Scratch-off material is any suitable material which conceals the information it covers, yet can be easily removed using a fingernail or other relatively sharp edge of an object. The back surface of the card is removably adhered to the front surface of the carrier via a dry-release adhesive placed between the back surface of the card and the front surface of the carrier. A dry-release adhesive is any suitable adhesive which allows the two materials it is in contact with to separate with relative ease, yet is not reusable in the sense that the two objects will not adhere to one another once they are separated from one another.

15 Several alternative embodiments of the present invention are disclosed herein. For example, a label is adhered to the card. In one embodiment, the label is a single layer which may be transparent to allow viewing of the account-related indicia therethrough, and the scratch-off material is disposed on the label. Alternatively, the account-related indicia is disposed on the either side of the label.

In another embodiment of the present invention, the label includes two layers, and the scratch-off material is sandwiched between the two layers. The layers are adhered to one another via a dry-release adhesive, and separated when the card is detached from the carrier. Further embodiments are described further herein.

5 A method for manufacturing the device of the present invention by providing the various components described in detail below is also disclosed.

Other features and advantages of the invention will be apparent from the following detailed description taken in conjunction with the following drawings.

#### 10 Brief Description of the Drawings

Fig. 1 is a front view of one embodiment of the present invention.

Fig. 2 is a rear view of the card of the present invention.

Fig. 3A is a side cross-sectional view of the card of one embodiment of the present invention.

15 Fig. 3B is a side cross-sectional view of the card of another embodiment of the present invention.

Fig. 4A is a rear view of the card of the present invention after separation from the carrier.

20 Fig. 4B is a front view of the carrier of the present invention after separation from the card.

Fig. 5 is a side cross-sectional view of another embodiment of the card of the present invention.

Fig. 6 is a front view of the carrier of another embodiment of the present invention after separation from the card.

25 Fig. 7 is a side cross-sectional view of the assembly of another embodiment of the present invention.

Fig. 8A is a front view of an embodiment of the assembly of the present invention.

Fig. 8B is a side view of an embodiment of the assembly of the present invention.

5 Fig. 9A is a front view of another embodiment of the assembly of the present invention.

Fig. 9B is a side view of another embodiment of the assembly of the present invention.

10 Fig. 9C is a front view of yet another embodiment of the assembly of the present invention.

Fig. 9D is a side view of another embodiment of the assembly of the present invention.

Fig. 10 is a front view of yet another embodiment of the assembly of the present invention.

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### Detailed Description

While this invention is susceptible of embodiments in many different forms, there is shown in the drawings and will herein be described in detail preferred embodiments of the invention with the understanding that the present disclosure is to be considered as an exemplification of the principles of the invention and is not intended to limit the broad aspect of the invention to the embodiments illustrated.

20 In one embodiment of the present invention, a card package assembly 10 includes a carrier 20 and a card 30. The carrier 20 preferably includes a display hole 120. The card is adhered to a front surface 40 of the carrier 20. The card 30 includes account-related indicia thereon on its back surface 50. The account-related indicia is affixed to  
25 or integral with the back surface 50 of the card 30. The account-related indicia is concealed by scratch-off material 60 which is adhered to an inner region 70 of the back

surface 50 of the card 30. The scratch-off material 60 is removable to expose the indicia. The back surface 50 of the card 30 is removably adhered to the front surface 40 of the carrier 20 via a dry-release adhesive 80 placed between the back surface 50 of the card 30 and the front surface 40 of the carrier 20.

5 In one embodiment, the dry-release adhesive 80 is placed adjacent an outer region 90 of the card 30 which excludes the inner region 70. Preferably, the dry-release adhesive 80 is disposed in a pattern 100 which covers only a subset of the outer region 90 of the back surface 50 of card 30. By pattern 100, it is intended that the dry-release adhesive 80 cover the outer region 100 in an interspersed configuration to aid in  
10 separation of the adhered elements.

In a preferred embodiment, the carrier 20 further comprises secondary indicia 110 on the front surface 40 of the carrier 20 which is concealed by the card 30.

The assembly 10 of the present invention includes, but is not limited to, several preferred configurations. First, as shown in Fig. 1, the card 30 is mounted to the carrier 20 entirely interior to the outer perimeter of the carrier 20. In another preferred  
15 embodiment, the back surface 50 of the card 30 further comprises account-related information 130 positioned on an exposable portion of the back surface 50 of the card 30 wherein the exposable portion is exposable without detaching the card 30 from the carrier 20. The account-related information 130 is preferably a magnetic stripe, bar code, or in the form of another machine readable code.  
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In an alternative configuration, as shown in Fig. 10, the exposable portion overlaps an edge of said carrier 20 to enable the account to be activated at a check-out counter by swiping the card 30 without removing it from the carrier 20. In another embodiment, the exposable portion overlaps a scored edge 140 of the carrier 20 such that  
25 the carrier 20 can be folded at the edge 140 to expose the account-related information 130.

In another preferred embodiment, as shown in Figs. 9A-9D, the exposable portion overlaps a swing-out section 150 of the carrier 20. The swing-out section 150 is formed by cutting a portion of the carrier 20 to allow the carrier 20 to be bent in order to expose the exposable portion without separating the card 30 from the carrier 20. The swing-out section 150 is preferably positioned to swing from the bottom as shown in Figs. 9A and 9B, or from the top, as shown in Figs. 9C and 9D, as appropriate for the configuration of the card 30.

In any of the disclosed embodiments, a configuration in the carrier 20 is optionally included to hold the card 30 in place once the card 30 has been separated from the carrier 20. For example, a pair of slits in carrier 20 optionally can hold card 30 in place after separation at the dry-release adhesive 80 has occurred.

In a further embodiment of the present invention, the card 30 has a label 160 adhered to its back surface 50. The label 160 includes either one or more layers. In one preferred embodiment, the label 160 comprises a first layer 170 having a back surface adhered to the back surface 50 of the card 30, preferably via a permanent adhesive 200, and a scratch-off material layer 60 placed on an inner region 180 of a front surface of the first layer 170 and concealing the account-related indicia. A permanent adhesive, as used herein, means one which adheres the elements referred to in such a manner that they cannot be easily separated without damaging such elements. In this embodiment, the first layer 170 is optionally transparent so that the account-related indicia is visible therethrough. The account-related indicia is either placed on the back surface 50 of the card 30, or on the back surface of the first layer 170. Alternatively, the account-related indicia can be placed on the front surface of the first layer 170.

In such an embodiment, the first layer 170 is adhered directly to the carrier, as shown in Fig. 5 via a dry-release adhesive 80. The dry-release adhesive 80 is preferably placed adjacent an outer region 190 of the first layer 170 such that it does not cover the scratch-off material 60. Ideally, the dry-release adhesive 80 is placed in a

pattern 100 as described above. Thus, the carrier 20 can be separated from the card 20 without being easily reassembled, and scratch-off material 60 is exposed.

In yet a further preferred embodiment of the present invention, as shown in Figs. 3A and 3B, the label 160 comprises a second layer 210 which is adhered to the first layer 170, preferably via dry-release adhesive 80 in the manner described above. The back surface of the second layer 210 covers the scratch-off material 60. The front surface of the second layer 210 is adhered to the carrier 20, preferably via a high tack adhesive 220. A high tack adhesive, as used herein, is an adhesive which can be removed from a plastic surface such as the back of a card 30 relatively easily without damaging the card 30. This is helpful if, during production, an error is made in placing the adhesive, as the card 30 may be salvaged by removing the high tack adhesive from the card. Alternatively, the high tack adhesive can be replaced with another adhesive such as a permanent adhesive. In these embodiments, manual separation of the card 30 from the carrier results in separation of the first layer 170 from the second layer 210, the first layer 170 remaining adhered to the card 30 and the second layer 210 remaining adhered to the carrier 20.

In this embodiment, the secondary indicia 110 is disposed on the front surface 40 of the carrier 20 or on the front surface of the second layer 210, in which case the second layer 210 is transparent such that secondary indicia 110 is visible through second layer 210. Alternatively, secondary indicia 110 can be disposed on the back surface of second layer 210.

In yet another preferred embodiment, referring to Fig. 3B, the second layer 210 is a multiple tiered layer having at least a first tier 230 and a second tier 240. Preferably, the first tier 230 is a film member 230 and the second tier 240 is a paper member 240. These two tiers are preferably permanently adhered to one another. The film member 230 is optionally transparent, and secondary indicia 110 is disposed either on the front surface of the film member 230 which faces toward the paper member 240,



or on the back surface of the paper member 240 which faces toward the film member 230. In either case, film member 230 is transparent such that the secondary indicia 110 is visible therethrough. Alternatively, the secondary indicia 110 is disposed on the back surface of the film member 230.

5 In these embodiments, the second layer 210 of the label 160 is preferably adhered to the front surface of the carrier 20 via an adhesive 220 disposed only within an area covered by the second layer 210.

A method for manufacturing a card package assembly 10 is also within the scope of the present invention. The method comprises the steps of providing a card 30 to be mounted on a carrier 20 for display and sale, permanently adhering a first layer 170 of a label 160 to a back surface of the card 30, disposing a removable scratch-off material 60 on an inner region 180 of a front surface of the first layer 170 to conceal account-related indicia, the scratch-off material 60 being removable to reveal the account-related indicia, removably adhering the front surface of the first layer 170 to a back surface of a second layer 210 of a label using a dry-release adhesive 80 disposed on an outer portion 190 of the front surface of the first layer 170, and adhering a front surface of a carrier 20 to a front surface of the second layer 210, wherein manual separation of the card 30 from the carrier 20 results in separation of the first layer 170 from the second layer 210, the first layer 170 remaining adhered to the card 30 and the second layer 210 remaining adhered to the carrier 20. The step of removably adhering the front surface of the first layer 170 to a back surface of a second layer 210 of a label 160 using a dry-release adhesive 80 preferably further comprises applying the dry-release adhesive 80 in a pattern 100 covering only a subset of the outer portion 190 of the front surface of the first layer 170. Also, the step of adhering a front surface of a carrier 20 to a front surface of the second layer 210 preferably further comprises using a high tack adhesive 220 on a portion of the carrier 20 which is entirely covered by the second layer 210.

While the specific embodiments have been illustrated and described, numerous modifications come to mind without significantly departing from the spirit of the invention, and the scope of protection is only limited by the scope of the accompanying claims.